

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John W Talbott  
Jocelyn L Talbott  
Debtors

Case No. 16-03148-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CKovach  
Form ID: 318

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Mar 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.

db/jdb +John W Talbott, Jocelyn L Talbott, 41 Washington Road, New Freedom, PA 17349-9424  
4817438 +Corrine Lunde, 210 Cardinal Drive, Shrewsbury, PA 17361-1423  
4817442 +FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066-1807  
4817443 Fox and Fox Attorneys At Law, P.C., 425 Swede Street, Suite 706,  
Norristown, PA 19401-4825  
4817444 Kohl's Department Stores Inc., c/o FMS Inc., PO Box 707600, Tulsa, OK 74170-7600  
4817446 M&T Bank, PO Box 8405, Wilmington, DE 19899-8405  
4817447 +NCC Business Services, Inc, 9428 Baymeadows Rd., Suite 200, Jacksonville, FL 32256-7912  
4817448 PA Department of Revenue, Bureau of Individual Taxes, PO Box 280431,  
Harrisburg, PA 17128-0431  
4817450 State Farm Mutual Auto Ins., c/o Sequoia Financial Services, 28632 Roadside Drive, Ste. 110,  
Agoura Hills, CA 91301-6074  
4817451 +Synchrony Bank/ Wolf Furniture, PO Box 965035, Orlando, FL 32896-5035  
4817452 Wells Fargo/Empire Today, PO Box 10347, Des Moines, IA 50306-0347  
4817454 +York Hospital, 1001 South George St., York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

EDI: RECOVERYCORP.COM Mar 29 2017 19:03:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4817435 E-mail/Text: cms-bk@cms-collect.com Mar 29 2017 19:12:45 Capital Management Services LP,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
4817436 EDI: CHASE.COM Mar 29 2017 19:03:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
4817437 +EDI: CITICORP.COM Mar 29 2017 19:03:00 Citi, ATTN: Customer Service, PO Box 6062,  
Sioux Falls, SD 57117-6062  
4817441 EDI: DISCOVER.COM Mar 29 2017 19:03:00 Discover, PO Box 30943, Salt Lake City, UT 84130  
4817439 EDI: IRS.COM Mar 29 2017 19:03:00 Department of the Treasury, Internal Revenue Service,  
PO Box 249, Memphis, TN 38101-0249  
4817445 E-mail/Text: camanagement@mtb.com Mar 29 2017 19:12:45 M&T Bank,  
Lending Services Customer Support, PO Box 1288, Buffalo, NY 14240-1288  
4820354 EDI: RECOVERYCORP.COM Mar 29 2017 19:03:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4817449 EDI: AGFINANCE.COM Mar 29 2017 19:03:00 Springleaf, PO Box 64,  
Evansville, IN 47701-0064  
4817453 E-mail/Text: kcm@yatb.com Mar 29 2017 19:12:29 York Adams Tax Bureau, 1415 N Duke Street,  
PO Box 15627, York, PA 17405-0156

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4817440\* Department of the Treasury, Internal Revenue Service, PO Box 37008,  
Hartford, CT 06176-7008

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2017 at the address(es) listed below:

D. Troy Sellars on behalf of Asst. U.S. Trustee United States Trustee  
D.Troy.Sellars@usdoj.gov, ustpreregion03.ha.ecf@usdoj.gov  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com; tlocondro@cgalaw.com; rminello@cgalaw.com  
Michael R Caum on behalf of Joint Debtor Jocelyn L Talbott mikecaumesq@comcast.net  
Michael R Caum on behalf of Debtor John W Talbott mikecaumesq@comcast.net

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee    ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**Debtor 1 **John W Talbott**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7990**

EIN ---

Debtor 2 **Jocelyn L Talbott**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0851**

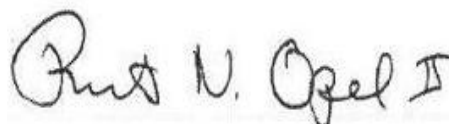
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-03148-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John W Talbott

Jocelyn L Talbott  
aka Josie Talbott**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

March 29, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**